

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**☐ Valuation of Security☐ Assumption of Executory Contract or Unexpired Lease☐ Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

In Re: Juana F. Henriquez-Upia

Case No.:

18-30997

Judge:

Rosemary Gambardella

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**☐ Original☒ Modified/Notice Required

Date:

October 13,  
2021☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney \_\_\_\_\_ Initial Debtor: JFH \_\_\_\_\_ Initial Co-Debtor \_\_\_\_\_

### Part 1: Payment and Length of Plan

a. The debtor paid \$8,440.91 to the Chapter 13 Trustee to date through October 2021, then shall pay \$241.75 monthly to the trustee starting November 2021 for 4 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings  
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:  
Description:  
Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Russell L. Low 4745	Attorney Fees	3,750.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

- ☒ None  
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Provident Funding	1677 JFK Blvd Apt 6 Jersey City, NJ 07305 Hudson County	2,413.89	0.00	2,413.89	773.11

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
TOYOTA MOTOR CREDIT	2014 Toyota Corrolla 76,000 miles	1,059.26	0.00	1,059.26	483.00

##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-					
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**  
 Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan ☐ NONE**  
 The following secured claims are unaffected by the Plan:  
Creditor  
 Total Property Concept

**g. Secured Claims to be Paid in Full Through the Plan ☒ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan

**Part 5: Unsecured Claims ☐ NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$\_\_\_\_\_ to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured claims shall be treated as follows:**

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed**

with the Clerk of Court when the plan and transmittal notice are served.

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒  
**NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C.

Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification** ☒ **NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: February 6, 2019.

Explain below <b>why</b> the plan is being modified:	Explain below <b>how</b> the plan is being modified:
The plan is being modified because the plan was short due to additional fees.	The plan is being modified to increase the monthly payment to \$241.75 starting November 1, 2021 for 4 months extending the plan length to 40 months total.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

\*This plan is a step plan or has lumpsum payments as follows: \$8,440.91 paid to date through October 2021 then \$241.75 per month for 4 months starting November 2021

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: <u>October 13, 2021</u>	<u>/s/ Juana F. Henriquez-Upia</u> Juana F. Henriquez-Upia Debtor
Date: _____	_____ Joint Debtor
Date: <u>October 13, 2021</u>	<u>/s/ Russell L. Low</u> Russell L. Low 4745 Attorney for the Debtor(s)

In re:  
Juana F. Henriquez-Upia  
Debtor

Case No. 18-30997-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

Page 1 of 4

Date Rcvd: Oct 14, 2021

Form ID: pdf901

Total Noticed: 61

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 16, 2021:

Recip ID	Recipient Name and Address
db	+ Juana F. Henriquez-Upia, 1677 JFK Blvd, Unit 6, Jersey City, NJ 07305-1860
cr	+ Toyota Motor Credit Corporation, P.O. Box 340514, Tampa, FL 33694-0514
517828559	+ 1ST CRD SRVC, 377 HOES LANE, PISCATAWAY, NJ 08854-4138
517828564	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, BK OF AMER, PO BOX 982238, EL PASO, TX 79998
517862952	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517828562	+ Barnabas Health Med Group, PO Box 8000 Dept 727, Buffalo, NY 14267-0002
517828563	+ Bayonne Medical Center, PO Box 864, Mahwah, NJ 07430-0864
517828573	+ First Credit Services Inc., PO Box 1089, Troy, MI 48099-1089
517828574	+ GC Service Limited Partnership, PO Box 32500, Columbus, OH 43232-0500
517828590	George Serrano, 1677 Kenneddy Blvd. Unit 6, Jersey City, NJ 07305
517828575	+ ID Care, 105 Raider Blvd. Ste 101, Hillsborough, NJ 08844-1528
517828576	+ Lab Corporation Of America, PO Box 2240, Burlington, NC 27216-2240
517828578	+ MOBILOANSLLC, PO BOX 1409, MARKSVILLE, LA 71351-1409
517828579	+ MTA BRIDGES AND TUNNELS, PO BOX 15187, Albany, NY 12212-5187
517828581	NJ Medical and Health Associates, DBA Carepoint Medical Group, PO Box 824276, Philadelphia, PA 19182-4276
517828580	+ Neurology Specialists Of Morris City, 101 Madison Ave, Morristown, NJ 07960-7305
517828585	+ Raymour & Flanigan Furniture, PO Box 130, Liverpool, NY 13088-0130
517828586	Retro Fitness, 701 NJ 440, Jersey City, NJ 07304
517828591	++ SPRINT, C O AMERICAN INFOSOURCE, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901 address filed with court:, Sprint, PO Box 88026, Chicago, IL 60680
517828596	+ TBOM/CONTFIN, POB 8099, NEWARK, DE 19714-8099
517828599	+ TOYOTA MOTOR CREDIT, PO BOX 9786, CEDAR RAPIDS, IA 52409-0004
517828597	The Port Authority of NY & NJ, P.O. Box 15186, Violations Processing Center, Albany, NY 12212-5186
517828598	Total Property Concept, 70 Church Towers, Hoboken, NJ 07030
517936832	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517828601	+ Violations Processing Center, PO Box 15186, Albany, NY 12212-5186
517828588	ricardo e. rodriguez, md, 318 westfield ave., Roselle Park, NJ 07204

TOTAL: 26

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 14 2021 20:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 14 2021 20:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: gecsedl@recoverycorp.com	Oct 14 2021 20:45:43	Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
517828560	+ Email/Text: kristin.villneave@allianceoneinc.com		

District/off: 0312-2

User: admin

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		Oct 14 2021 20:32:00	Alliance One, PO Box 3102, Southeastern, PA 19398-3102
517942668	Email/PDF: resurgentbknotifications@resurgent.com	Oct 14 2021 20:45:41	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517828565	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 14 2021 20:45:38	CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238
517828566	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 14 2021 20:33:00	COMENITYBANK/VICTORIA, PO BOX 182789, COLUMBUS, OH 43218-2789
517828567	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 14 2021 20:33:00	COMENITYCB/MYPOINTS RWD, PO BOX 182120, COLUMBUS, OH 43218-2120
517828570	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 14 2021 20:45:35	CREDIT ONE BANK NA, PO BOX 98875, LAS VEGAS, NV 89193-8875
517950259	+ Email/Text: bncmail@w-legal.com	Oct 14 2021 20:33:00	CarePoint Health, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517828568	+ Email/Text: bankruptcy_notifications@ccsusa.com	Oct 14 2021 20:33:00	Credit Collection Services, Two Wells Avenue, Newton Center, MA 02459-3225
517828572	+ Email/Text: mrdiscen@discover.com	Oct 14 2021 20:32:00	DISCOVER FIN SVCS LLC, PO BOX 15316, WILMINGTON, DE 19850-5316
517837953	Email/Text: mrdiscen@discover.com	Oct 14 2021 20:32:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517883332	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 14 2021 20:33:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
517880630	Email/PDF: resurgentbknotifications@resurgent.com	Oct 14 2021 20:45:36	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517828577	+ Email/Text: bankruptcy_notifications@ccsusa.com	Oct 14 2021 20:33:00	Liberty Mutual, Payment Processing Center, PO Box 55126, Boston, MA 02205-5126
517828582	+ Email/PDF: cbp@onemainfinancial.com	Oct 14 2021 20:45:38	ONEMAIN, PO BOX 1010, EVANSVILLE, IN 47706-1010
517828583	+ Email/PDF: cbp@onemainfinancial.com	Oct 14 2021 20:45:38	ONEMAIN FINANCIAL, 6801 COLWELL BLVD, IRVING, TX 75039-3198
517855818	+ Email/PDF: cbp@onemainfinancial.com	Oct 14 2021 20:45:33	OneMain, PO Box 3251, Evansville, IN 47731-3251
517947473	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 14 2021 20:45:45	Portfolio Recovery Associates, LLC, C/O comenity Capital Bank, POB 41067, Norfolk VA 23541
517967798	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 14 2021 20:45:35	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517967799	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 14 2021 20:45:40	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517946917	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 14 2021 20:45:34	Portfolio Recovery Associates, LLC, c/o Tjx, POB 41067, Norfolk VA 23541
517947293	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 14 2021 20:45:45	Portfolio Recovery Associates, LLC, c/o Victorias Secret, POB 41067, Norfolk VA 23541
517828584	+ Email/Text: bknotifications@provident.com	Oct 14 2021 20:33:00	Provident Funding, Po Box 5914, Santa Rosa, CA 95402-5914
517942661	+ Email/Text: bknotifications@provident.com	Oct 14 2021 20:33:00	Provident Funding Associates, L.P., 1235 North Dutton Ave., Suite E, Santa Rosa, CA 95401-4666
517828589	+ Email/Text: Supportservices@receivablesperformance.com	Oct 14 2021 20:33:00	RPM Receivable Performance Management, 20816 44th Avenue West, Lynnwood, WA

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			98036-7799
517828592	+ Email/PDF: gecsedl@recoverycorp.com	Oct 14 2021 20:45:38	SYNCB/OLD NAVY, PO BOX 965005, ORLANDO, FL 32896-5005
517828593	+ Email/PDF: gecsedl@recoverycorp.com	Oct 14 2021 20:45:32	SYNCB/TJX COS, PO BOX 965005, ORLANDO, FL 32896-5005
517828594	+ Email/PDF: gecsedl@recoverycorp.com	Oct 14 2021 20:45:38	SYNCB/TJX COS DC, PO BOX 965015, ORLANDO, FL 32896-5015
517828595	+ Email/PDF: gecsedl@recoverycorp.com	Oct 14 2021 20:45:43	SYNCB/WALMART, PO BOX 965024, ORLANDO, FL 32896-5024
517830509	+ Email/PDF: gecsedl@recoverycorp.com	Oct 14 2021 20:45:43	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517828600	+ Email/Text: bankruptcydepartment@tsico.com	Oct 14 2021 20:33:00	Transworld System, Inc.-KGPort, PO Box 15273, Wilmington, DE 19850-5273
517935644	+ Email/Text: documentfiling@lciinc.com	Oct 14 2021 20:32:00	Varius Holdings, LLC, PO BOX 1931, Burlingame, CA 94011-1931
517828602	+ Email/Text: bnc-bluestem@quantum3group.com	Oct 14 2021 20:33:00	WEBBANK/FINGERHUT, 6250 RIDGEWOOD RD, SAINT CLOUD, MN 56303-0820

TOTAL: 35

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517828571	*+	CREDIT ONE BANK NA, PO BOX 98875, LAS VEGAS, NV 89193-8875
517828569	*+	Credit Collection Services, Two Wells Avenue, Newton Center, MA 02459-3225
517828587	*	Retro Fitness, 701 NJ 440, Jersey City, NJ 07304
517828561	##	Allied Interstate Inc., 7525 West Campus Road, New Albany, OH 43054-1121

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 16, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2021 at the address(es) listed below:

Name	Email Address
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

District/off: 0312-2

User: admin

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Marie-Ann Greenberg

magecf@magtrustee.com

Russell L. Low

on behalf of Debtor Juana F. Henriquez-Upia ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M. E. Powers, III

on behalf of Creditor Provident Funding Associates L.P. ecf@powerskirm.com

William M.E. Powers

on behalf of Creditor Provident Funding Associates L.P. ecf@powerskirm.com

William M.E. Powers, III

on behalf of Creditor Provident Funding Associates L.P. ecf@powerskirm.com

TOTAL: 8